

**Information to identify the case:**

Debtor 1	Atef G Youssef	Social Security number or ITIN xxx-xx-4591
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Tereza F Youssef	Social Security number or ITIN xxx-xx-4577
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 16-33412-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Atef G Youssef

Tereza F Youssef

2/13/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Atef G Youssef  
Tereza F Youssef  
Debtors

Case No. 16-33412-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Feb 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516847619	+ Capital One Line of Credit, 265 Broadhollow Road, Melville, NY 11747-4833
516670293	+ Home Depot Loan Services, P.O. Box 530584, Atlanta, GA 30353-0584
516538695	+ Provident Cash Reserve, PO Box 1001, Iselin, NJ 08830-1001
516538696	+ Regions Bk/greensky Cr, 1797 Ne Expressway, Atlanta, GA 30329-7803
516538697	+ Suntrust/greensky/The Home Depot, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
516538703	Wells fargo fnb Retail, Cscl Dispute Team, Des Moines, IA 50306

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 13 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 13 2024 20:56:01	Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
cr	^ MEBN	Feb 13 2024 20:55:52	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Email/Text: RASEBN@raslg.com	Feb 13 2024 21:02:00	US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS IND, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd # 202, Fairfield, NJ 07004-2927
516643516	Email/PDF: bncnotices@becket-lee.com	Feb 13 2024 21:06:59	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516709690	Email/PDF: bncnotices@becket-lee.com	Feb 13 2024 21:07:41	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516616670	EDI: AIS.COM	Feb 14 2024 01:47:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516538677	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2024 21:07:16	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516538676	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2024 21:07:18	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516593327	EDI: BMW.COM	Feb 14 2024 01:47:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516538684	+ EDI: BMW.COM		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Feb 13, 2024

Form ID: 3180W

Total Noticed: 51

516548125	+ EDI: AISACG.COM	Feb 14 2024 01:47:00	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
516538680	+ EDI: BANKAMER	Feb 14 2024 01:47:00	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516538682	+ EDI: BANKAMER	Feb 14 2024 01:47:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516647518	EDI: BANKAMER	Feb 14 2024 01:47:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516636560	EDI: BANKAMER	Feb 14 2024 01:47:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516538685	+ EDI: CAPITALONE.COM	Feb 14 2024 01:47:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516613974	EDI: CAPITALONE.COM	Feb 14 2024 01:47:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516538690	+ EDI: CITICORP	Feb 14 2024 01:47:00	Citibank, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516538689	+ EDI: CITICORP	Feb 14 2024 01:47:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538691	+ EDI: CITICORP	Feb 14 2024 01:47:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516538692	+ EDI: CITICORP	Feb 14 2024 01:47:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538694	+ EDI: CITICORP	Feb 14 2024 01:47:00	Home Depot, PO Box 790345, Saint Louis, MO 63179-0345
516538687	EDI: JPMORGANCHASE	Feb 14 2024 01:47:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516538688	EDI: JPMORGANCHASE	Feb 14 2024 01:47:00	Chase line of Credit, PO Box 6026, Chicago, IL 60680
516662106	Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2024 21:07:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518585893	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 13 2024 21:05:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585892	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 13 2024 21:05:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
516729799	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 13 2024 21:04:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516807541	EDI: PRA.COM	Feb 14 2024 01:47:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516808352	EDI: PRA.COM	Feb 14 2024 01:47:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516808353	EDI: PRA.COM	Feb 14 2024 01:47:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517553470	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0312-3

Date Rcvd: Feb 13, 2024

User: admin

Form ID: 3180W

Page 3 of 4

Total Noticed: 51

		Feb 13 2024 21:03:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519475877	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 13 2024 21:03:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519475878	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 13 2024 21:03:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516538698	+ EDI: SYNC	Feb 14 2024 01:47:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516538700	+ EDI: SYNC	Feb 14 2024 01:47:00	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
516538701	+ Email/Text: bankruptcydepartment@tsico.com	Feb 13 2024 21:04:00	Transworld Sys Inc/51, Po Box 15618, Wilmington, DE 19850-5618
519494887	+ Email/Text: mtgbk@shellpointmtg.com	Feb 13 2024 21:03:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826
519494886	+ Email/Text: mtgbk@shellpointmtg.com	Feb 13 2024 21:03:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
516538702	+ EDI: VERIZONCOMB.COM	Feb 14 2024 01:47:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516658800	EDI: WFFC2	Feb 14 2024 01:47:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516538683		Bk Of Amer
519655862		US Bank Trust National Association, Not In Its Ind
516538678	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516538679	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516550131	*+	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516538681	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516538686	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516538693	*+	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
518174527	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517553471	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
516538699	*+	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

Page 4 of 4

Date Recd: Feb 13, 2024

Form ID: 3180W

Total Noticed: 51

Date: Feb 15, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST bkecf@friedmanvartolo.com, cwohlrb@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust (FSVT) bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com
Robert C. Nisenson	on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sean O'Brien	on behalf of Creditor BANK OF AMERICA N.A. sean.obrien.1108@gmail.com
Sindi Mncina	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16